

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**In re:**

**August C. Signorini, Jr.**  
**Beth A. Signorini**

:  
: Case No.: 19-21899-CMB  
: Chapter 13

**Debtor(s)**

**USB Leasing LT**

:  
: Date and Time of Hearing  
: Movant, Place of Hearing

**vs**

: January 19, 2023 at 01:30 p.m.

**August C. Signorini, Jr.**  
**Beth A. Signorini**

: Related Doc# 128

**Ronda J. Winnecour**

**Respondents.**

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:  
:  
:

**COVERSHEET FOR SUPPLEMENT/ADDENDUM TO MOTION OF USB LEASING  
LT FOR RELIEF FROM AUTOMATIC STAY**

/s/Stephen R. Franks

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Stephen R. Franks, Esquire (0075345)  
Adam B. Hall (323867)  
Edward H. Cahill (0088985)  
Manley Deas Kochalski LLC  
P.O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 614-220-5611  
Fax: 614-627-8181  
Attorneys for Creditor  
The case attorney for this file is Stephen R.  
Franks.  
Contact email is srfranks@manleydeas.com

## 1. LESSEE AND LESSOR

LESSEE AND CO-LESSEE AUGUST C SIGNORINI JR Name: BETH ANN SIGNORINI Address: 360 980 ROAD County: MCDONALD PA 15057 ALLEGEHENY	LESSOR Name: SOUTH HILLS CHRYSLER DODGE JEEP RAM Address: 3344 WASHINGTON RD MCMURRAY PA 15317
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Vehicle Garaging Address (if different from Lessee/Co-Lessee address):

N/A

LEASE NUMBER

LEASE DATE 11/20/2018

The words "you" and "your" mean each person named as a Lessee or Co-Lessee above. The words "we," "us" and "our" mean the Lessor named above and USB Leasing LT or its successors and assigns ("Assignee"), to whom this Motor Vehicle Lease Agreement ("Lease") will be assigned. "Vehicle" means the leased vehicle described below, including all equipment, parts, accessories and accessions. You agree to lease the Vehicle from us according to the terms and conditions of this Lease. The consumer lease disclosures contained in this Lease are also made on behalf of Assignee.

## 2. VEHICLE DESCRIPTIONS

## A. LEASED VEHICLE

<input checked="" type="checkbox"/> New	Year	Make	Model	Body Style	Odometer Reading	Vehicle Identification Number
<input type="checkbox"/> Used	2018	DODGE	CHARGER	4DR SDN R/T RWD	4015	2C3CDXCT7JH284938

Primary Use of Vehicle:  Personal, family or household purposes  
 Business, commercial or agricultural purposes

You acknowledge that you have received and examined the Vehicle described above, that the Vehicle is equipped as described and is in good operating order and condition. You accept the Vehicle for all purposes of this Lease.

B. TRADE-IN VEHICLE: Year 2016 Make RAM Model 1500

3. AMOUNT DUE AT LEASE SIGNING OR DELIVERY	4. MONTHLY PAYMENTS	5. OTHER CHARGES (Not part of your Monthly Payment)	6. TOTAL OF PAYMENTS (The amount you will have paid by the end of the Lease)
(Itemized below)*  \$ 11379.00	A. Your first Monthly Payment of \$ 586.76 is due on the Lease Date, followed by 47 payments of \$ 586.76 due on the 20th of each month.  B. The total of your Monthly Payments is \$ 28164.48	A. Termination Fee \$ 395.00 (if you do not purchase the Vehicle)  B. Total \$ 395.00	\$ 39351.72  (Sections 3 plus 4(B) plus 5(B) minus Sections 7(A)(3) minus 7(A)(4))

## 7. ITEMIZATION OF AMOUNT DUE AT LEASE SIGNING OR DELIVERY

## A. Amount Due at Lease Signing or Delivery:

(1) Capitalized Cost Reduction	\$ 10422.24
(2) Sales/Use Tax on Capitalized Cost Reduction	83.00
(3) First Monthly Payment	586.76
(4) Refundable Security Deposit	N/A
(5) Initial Title, Registration and License Fees	146.55
(6) Uptown Sales/Use Tax on Vehicle	N/A
(7) DOC FEE	140.45
(8) Total	\$ 11379.00

## B. How the Amount Due at Lease Signing or Delivery will be Paid:

(1) Net Trade-in Allowance	\$ N/A
(2) Rebates and Noncash Credits	\$ 9500.00
(3) Amount to be Paid in Cash	\$ 1879.00

(4) Total \$ 11379.00

## 8. YOUR MONTHLY PAYMENT IS DETERMINED AS SHOWN BELOW:

A. Gross Capitalized Cost. The agreed upon value of the Vehicle (\$ 40785.00) and any items you pay over the Lease Term (such as taxes, fees, service contracts, insurance, and any outstanding prior credit or lease balance) .....	\$ 45501.68
B. Capitalized Cost Reduction. The amount of any Net Trade-in Allowance, rebate, noncash credit, or cash you pay that reduces the Gross Capitalized Cost .....	\$ 10422.24
C. Adjusted Capitalized Cost. The amount used in calculating your Base Monthly Payment .....	= 35079.44
D. Residual Value. The value of the Vehicle at the end of the Lease used in calculating your Base Monthly Payment .....	= 16264.56
E. Depreciation and any Amortized Amounts. The amount charged for the Vehicle's decline in value through normal use and for other items paid over the Lease Term .....	= 18814.88
F. Rent Charge. The amount charged in addition to the Depreciation and any Amortized Amounts .....	+ 7024.00
G. Total of Base Monthly Payments. The Depreciation and any Amortized Amounts plus the Rent Charge .....	= 25838.88
H. Lease Payments. The number of payments in your Lease (Lease Term 48 months) .....	+ 48
I. Base Monthly Payment .....	= 538.31
J. Monthly Sales/Use Tax .....	+ 48.45
K. N/A .....	+ N/A
L. Total Monthly Payment ("Monthly Payment") .....	= \$ 586.76

Early Termination. You may have to pay a substantial charge if you end this Lease early. The charge may be up to several thousand dollars. The actual charge will depend on when the Lease is terminated. The earlier you end the Lease, the greater this charge is likely to be.

## 9. EXCESSIVE WEAR AND USE

You may be charged for excessive wear based on our standards for normal use and for mileage in excess of 10000 miles per year at the rate of \$.25 per mile. No rebate or credit will be paid to you if the mileage is less than the specified amounts.

## 10. PURCHASE OPTION AT END OF LEASE TERM

If you have fully performed all of your obligations under this Lease, including paying the total of your Monthly Payments and all other amounts due under this Lease, then you (the Lessee or Co-Lessee only) have an option to purchase the Vehicle AS IS at the end of the Lease Term for \$ 16614.56 plus any taxes, official fees and other charges related to such purchase. \*Includes a purchase option fee of not more than \$350.

Other Important Terms. See both sides of this Lease for additional information on early termination, purchase options and maintenance responsibilities, warranties, late and default charges, insurance, and any security interest, if applicable.

PA Notice: If you do not meet your contract obligations, you may lose the Vehicle and the right to use it under this Lease.

## 11. ITEMIZATION OF GROSS CAPITALIZED COST

A. Agreed Upon Value of Vehicle	\$ 40785.00	G. Mechanical Breakdown Protection	\$ N/A
B. Sales/Use Tax	\$ N/A	H. Maintenance or Service Contract	\$ N/A
C. Initial title, Registration and License Fees	\$ N/A	I. Extended Warranty Contract	\$ N/A
D. Outstanding Prior Credit or Lease Balance	\$ 4021.68	J. Dealer Documentation Fee	\$ N/A
E. Lease Acquisition Fee	\$ 695.00	K. Other (Describe) N/A	\$ N/A
F. Credit Life and/or Disability Insurance	\$ N/A	L. Other (Describe) N/A	\$ N/A
		M. Total = Gross Capitalized Cost	\$ 45501.68

## 12. ESTIMATED OFFICIAL FEES AND TAXES

The total estimated amount you will pay for official and license fees, registration, title and taxes over the term of your Lease, whether included with your Monthly Payments or assessed otherwise: \$ 2681.15. This is an estimate based on current tax rates, the actual total of fees and taxes may be higher or lower, depending on the tax rate in effect or the value of the Vehicle at the time a fee or tax is assessed.

## 13. WARRANTIES AND OPTIONAL PRODUCTS

If the Vehicle is new, it is covered by the standard manufacturer's new vehicle warranty. If the Vehicle is new or used, it is not covered by any other express warranty unless identified below:

The Vehicle is covered by the remainder of the standard manufacturer's new vehicle warranty.  
 The Vehicle is covered by an extended warranty purchased from the manufacturer or other third party provider.

N/A

We assign to you all rights we have under any of these warranties. You acknowledge that you have received a copy of the indicated warranties.

You expressly agree and understand that you have selected and agreed to lease the Vehicle "AS IS." WE MAKE NO WARRANTIES OR REPRESENTATIONS, EITHER EXPRESS OR IMPLIED AS TO THE VEHICLE OR ANY PART OR ACCESSORY THEREOF. WE MAKE NO WARRANTY OF MERCHANTABILITY OR FITNESS OF THE VEHICLE FOR ANY PARTICULAR PURPOSE OR ANY OTHER REPRESENTATION OR WARRANTY WHATSOEVER. If this Lease is signed in Kansas, Maine, Massachusetts, Mississippi, Vermont (if the Vehicle is new), or West Virginia, we do not exclude any implied warranty of merchantability or fitness for any particular purpose.

You are not required to buy any of the optional insurance or other products listed below to enter into the Lease and your failure to do so will not be a factor in the approval of this extension of credit. These insurance and other products will not be provided unless you sign below and are accepted by the Provider. If you sign below, you have received a notice of the terms of the insurance or product, you want to obtain the insurance or product, and you agree to pay the premium or charge shown.

Credit Insurance  
 Credit Life

Initial Coverage: \$ N/A Single Cost: \$ N/A Joint Cost: \$ N/A X N/A Lessee Signature X N/A Co-Lessee Signature

Credit Disability  
Maximum Monthly Coverage: \$ N/A (single only) Cost: \$ N/A N/A Provider N/A Cost N/A mo/mileage

X N/A Primary Lessee Signature N/A Date X N/A Lessee Signature X N/A Co-Lessee Signature

X N/A Co-Lessee Signature Date N/A Provider N/A Cost N/A mo/mileage

X N/A Lessee Signature X N/A Co-Lessee Signature

14. INSURANCE VERIFICATION  
The Vehicle is insured by:

Policy Number Insurance Company Insurance Agent Agent Address Agent Phone Number  
Redacted STATE FARM STATE FARM ONE STATE FARM DR CONCORDVILLE PA 19339 Redacted

You authorize us to verify and give your agent authorization to place the minimum coverage required by this Lease (see Section 17).

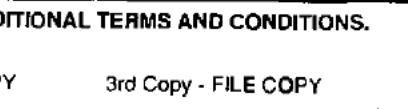
**NOTICE TO FLORIDA LESSEES: The valid and collectible liability insurance and personal injury protection insurance of any authorized rental or leasing driver is primary for the limits of liability and personal injury protection coverage required by sections 324.021(7) and 627.736, Florida Statutes.**

15. SIGNATURES  
YOU AGREE TO ALL THE PROVISIONS ON BOTH SIDES OF THIS LEASE AND REPRESENT THAT YOU HAVE READ BOTH SIDES OF THIS LEASE.

**THIS IS A LEASE AGREEMENT. THIS IS NOT A PURCHASE AGREEMENT. PLEASE REVIEW THESE MATTERS CAREFULLY AND SEEK INDEPENDENT PROFESSIONAL ADVICE IF YOU HAVE ANY QUESTIONS CONCERNING THIS TRANSACTION. YOU ARE ENTITLED TO AN EXACT COPY OF THE AGREEMENT YOU SIGN.**

**NOTICE TO LESSEE AND CO-LESSEE: (1) DO NOT SIGN THIS LEASE BEFORE YOU READ IT. (2) YOU ARE ENTITLED TO A COPY OF THIS LEASE. OR SEE: If this Lease is for a consumer purpose, then this Lease is CONSUMER PAPER.**

**YOU ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS LEASE.**

INDIVIDUAL LESSEE SIGNATURE(S)  
Lessee Signature:  Co-Lessee Signature: 

BUSINESS LESSEE SIGNATURE  
Authorized Signer's Name:  Title:  Signature: 

LESSOR SIGNATURE  
The authorized signature of the Lessor below has the effect of: (1) accepting the terms and conditions of this Lease; (2) acknowledging verification of the Vehicle and this Lease according to the terms and conditions of the Dealer Leasing Agreement or its successors and assigns; (3) acknowledging the Lessor's interest in, and to the Vehicle and this Lease; and (4) assigning to the Dealer Leasing Agreement or its successors and assigns all right, title and interest in, and to the Vehicle and this Lease.

Authorized Signature:  I. President 

[This space intentionally left blank.]

[See additional terms on page 2.]

SEE REVERSE SIDE FOR ADDITIONAL TERMS AND CONDITIONS.

© 2001 USB Leasing LT Form 30032, 01/98  
1st Copy - LESSOR COPY 2nd Copy - LESSEE COPY 3rd Copy - FILE COPY 4th Copy - DEALER COPY  
Pls. 4/8

(Side 1)

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and us, a professional appraisal of the wholesale value of the Vehicle which could be realized at sale. The appraised value shall then be used as the Realized Value.

(3) We determine the Realized Value in accordance with accepted practices in the automobile industry for determining the wholesale value of used vehicles by obtaining a wholesale cash bid for the purchase of the Vehicle or by disposing of the Vehicle in an otherwise commercially reasonable manner.

(4) If the Vehicle is subject to a total loss due to collision, destruction or unknown theft as determined by us, the Realized Value will equal the amount of any proceeds we receive from your required insurance. If there are no insurance proceeds, the Realized Value will be zero.

F. If you terminate this Lease early pursuant to the federal Servicemembers Civil Relief Act or any equivalent provisions under state law, you may be charged for excess mileage if the actual mileage of the Vehicle at Lease termination is more than the allowed miles for the time period that you actually leased the Vehicle. In this case, we will calculate the total allowed miles by pro-rating the annual allowed miles set out in Section 9 to the month. If you terminate this Lease early for any other reason and your Early Termination Liability includes payment to us of the remaining Base Monthly Payments, you may be charged for excess mileage only if the actual mileage of the Vehicle at Lease termination is more than the total allowed mileage for the entire Lease Term.

#### 24. DEFAULT

A. DEFAULT. The following are events of default ("Default") to the extent permitted by state law if this Lease is governed by the laws of a state other than Iowa:

(1) You fail to make any payment in full when due;

(2) You fail to keep any promise in this Lease or any agreement made in connection with this Lease;

(3) You fail to maintain insurance on the Vehicle as required by this Lease;

(4) You fail to return the Vehicle to us at the time and place we specify;

(5) You die, are declared incompetent, become insolvent, a bankruptcy petition is filed by or against you or you dissolve or cease active business affairs;

(6) You make any material misrepresentation on your credit application;

(7) The Vehicle is subject to actual or threatened seizure, confiscation or levy by governmental or legal process;

(8) Your driver's license expires or is suspended, revoked, cancelled or is otherwise restricted;

(9) The Vehicle is subject to a total loss due to collision, destruction, or unknown theft; or

(10) Anything else happens that adversely affects our interest in the Vehicle or your ability to comply with your obligations under this Lease.

If this Lease is governed by the laws of Iowa, the following are events of default ("Default"):

(1) You fail to make a payment within 10 days of the time required by this Lease;

(2) You fail to observe any other covenant or obligation under this Lease, if the breach materially impairs the condition, value, or protection of the Vehicle, our rights in the Vehicle, or your prospect of paying amounts due under the Lease.

B. REMEDIES. If this Lease is in Default, we may take any one or more of the following actions:

(1) Terminate this Lease and your rights to use the Vehicle.

(2) Take possession of the Vehicle without prior demand, unless otherwise required by law. If the Vehicle is equipped with an electronic tracking device, you understand and agree that we may use the device to find the Vehicle and exercise our right to take possession. We may take any personal property that is in or on the Vehicle when we take it. We will hold the personal property for you for ten (10) days, but we will neither be responsible for safekeeping such property nor are we required to notify you about it. If you do not pick up the property within that time, we may dispose of it any way we determine.

(3) Recover all expenses related to enforcing this Lease and obtaining, storing and selling the Vehicle, including, without limitation, reasonable attorneys' fees and court costs, to the extent not prohibited by law.

(4) Take any reasonable action to correct the default or to prevent our loss. You agree to reimburse us for any amounts we pay to correct or cover your Default.

(5) Require you to return the Vehicle and any related records or make them available to us in a reasonable manner.

(6) Make a claim for any and all insurance, warranty, mechanical breakdown protection or maintenance contract benefits or refunds that may be available on your Default or on the termination of the Lease and apply any amount received to the amount you owe.

(7) Assess interest on all outstanding amounts owing to us under this Lease, including without limitation, amounts owing for excess wear and use and for excess mileage, at the highest rate permitted by applicable law until such amounts are paid in full.

(8) Use any remedy we have at law or in equity.

C. ADDITIONAL DEFAULT REMEDIES (LOUISIANA ONLY): If the Vehicle is located in and/or titled in the State of Louisiana, this section applies.

If you fail to make two consecutive monthly payments, or fail to make a payment for 60 days if your scheduled payments are more frequent than monthly, we may have additional remedies as provided in the Louisiana ADDITIONAL DEFAULT REMEDIES ACT.

#### 25. ATTORNEYS' FEES

If this Lease is governed by the Iowa Consumer Credit Code you will not be required to pay our attorneys' fees.

If this Lease is governed by the Maine Consumer Credit Code you will not be required to pay out attorneys' fees or court costs. If this Lease is governed by the laws of Ohio or West Virginia, you will not be required to pay our attorneys' fees. If this Lease is governed by the laws of Colorado, Oklahoma, or South Carolina, any attorneys' fees you are required to pay will not exceed 15% of the unpaid debt after default and referral to an attorney who is not our salaried employee, unless otherwise directed by a court. If this Lease is governed by the laws of Kansas, the costs of collection you are required to pay will not: (i) include costs incurred by our salaried employees; (ii) provide for our recovery of both attorneys' fees and collection agency fees; or (iii) exceed 15% of the unpaid debt after default.

If this Lease is governed by the laws of Louisiana, any attorneys' fees you are required to pay will not exceed 25% of the total amount payable under this Lease. If this Lease is governed by the laws of Indiana or Wyoming, any attorneys' fees you are required to pay will be after referral to an attorney who is not our salaried employee.

#### 26. REIMBURSEMENT

You will reimburse us for and hold us harmless from any loss or damage to the Vehicle and its contents and from all claims, losses and injuries, expenses and costs related to the use, maintenance or condition of the Vehicle or its driver. If you fail to pay, you will reimburse us and pay a \$25 administration fee, where permitted by law, for any fine, ticket, penalty or other amount that is paid on your behalf.

#### 27. WAIVER OF GAP AMOUNT; TOTAL LOSS OF VEHICLE.

If the Vehicle is subject to a total loss due to collision, destruction or unknown theft as determined by us, you will pay to us the Gap Amount, which is the difference between the Early Termination Liability set forth in Section 23(C) and the insurance proceeds received by us on account of the total loss of the Vehicle. However, if you had in effect the vehicle insurance required under this Lease at the time of the total loss, we will waive the Gap Amount and you will pay to us the sum of: (A) all Monthly Payments overdue and any other amounts that are due or past due at the time of the loss; plus (B) the amount of your insurance deductible and any other amounts that were subtracted from the Vehicle's actual cash value to determine the insurance proceeds we received for the total loss; plus (C) any rebates of charges for warranties, mechanical breakdown protection or maintenance contracts purchased in connection with this Lease. Even if the Vehicle is insured, you must continue to pay your scheduled Monthly Payments until we receive your full insurance proceeds.

#### 28. REFUNDABLE SECURITY DEPOSIT

Your Refundable Security Deposit may be used by us to pay all amounts that you fail to pay under this Lease. Upon termination of this Lease and our determination that no additional amounts may be due after Lease termination (such as personal property taxes not yet billed), we will refund to you any portion of the Refundable Security Deposit not applied to amounts you owe and fail to pay under this Lease. Your Refundable Security Deposit cannot be used as a Monthly Payment. You will not earn interest on your Refundable Security Deposit. Any interest or monetary benefit to us which may accrue as a result of our retention of the Refundable Security Deposit will neither be paid to you nor applied to reduce your obligations under this Lease.

#### 29. LESSOR'S RIGHT TO CANCEL

If we are unable to assign this Lease to a financial institution within 10 business days, we have the right to cancel the Lease. You will be required to return the Vehicle to us. If the Vehicle has experienced more than normal wear and tear, you will be responsible for all costs we incur to restore the Vehicle to the same condition in which you received it. We will return to you all amounts received from you at lease closing less the amount required to restore the Vehicle's condition.

#### 30. GENERAL

A. SECURITY INTEREST. You grant us a security interest, to the extent permitted by state law, in the property listed below to secure performance of your obligations under this Lease: (1) in loss proceeds of any Vehicle insurance; (2) in the proceeds of any credit life or disability insurance, mechanical breakdown protection contract or maintenance contract purchased with this Lease; and (3) any unearned premiums or refunds of any of the foregoing.

B. ODOMETER STATEMENT/OTHER DOCUMENTS. Federal Law requires that you disclose the Vehicle's odometer reading to us upon termination of this Lease or transfer of ownership. Failure to complete an odometer disclosure statement, failure to return it to us or making a false statement therein may result in fines and/or imprisonment. You also agree to execute any and all documents and/or provide us with any information that we may reasonably request from you in connection with the termination of this Lease or otherwise.

C. OWNERSHIP. This agreement is a lease only. We are the owner of the Vehicle. You have no rights of ownership or title to the Vehicle unless you exercise your purchase option. You will not allow any lien or encumbrance to attach to the Vehicle.

D. RIGHT OF SET-OFF. We may apply any money in any deposit account you have with us and on which your name appears as owner or co-owner, or any credit balance in your lease account to the payment of amounts you owe to us including lease termination charges as detailed in this Lease.

E. ENFORCEABILITY. This Lease will be governed and enforced by the laws of the state in which the Lessor is located, as indicated in the Lessor's address on Side 1. Each Lessee is responsible, individually and together, under this Lease. This is known as "joint and several" responsibility. If any provision of this Lease is found unenforceable by any court, the remaining provisions of the Lease will remain in full force and effect.

F. WARRANTY OF AMOUNT OWED. You promise that the amount owed on the outstanding balance of any financing agreement on any trade-in vehicle is accurate. If the amount owed is more than the amount represented to the Lessor, you will pay Lessor the excess amount upon demand.

G. EXPRESS CONSENT TO CONTACT YOU. By providing us with a telephone number for a cellular phone or other wireless device, you are expressly consenting to receiving communications at that number – including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system – from U.S. Bank and its affiliates and agents. This express consent applies to each such affiliate and its agents. This consent applies to us now and for such calls and messages regardless of their purpose. These calls and messages may incur access fees from your cellular provider.

H. TOLL VIOLATION C.R.N.T.C. (COLORADO ONLY). Pursuant to the requirement of C.R.N.T.C. § 43-302 and § 43-14-108, you are liable for the payment of a toll evasion violation civil penalty incurred on or after the date you take possession of the Vehicle. Your name, address, and state driver's license number shall be furnished to the toll road or highway company during the term of the Lease.

I. ENTIRE AGREEMENT. Important: Read before signing. The terms of this Lease should be read carefully because only the terms set forth in this Lease may be legally enforced. The terms of this Lease may not be changed by any oral agreement.

J. CONFIRMATION OF CREDIT AGREEMENT. This Lease is a final expression of the credit contract agreed by evidence of your prior oral credit agreement or by a contemporaneous oral credit agreement between you and us.

K. JURISDICTION. In which the amount in controversy is within the jurisdiction of the state in which you reside, such as within the jurisdiction of Washington, D.C. You agree that if a dispute of any kind arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

L. ARBITRATION. This section does not apply to any dispute that is self-help in nature, such as repossessing the Vehicle or repossessing the Vehicle.

M. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

N. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

O. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

P. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

Q. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

R. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

S. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

T. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

U. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

V. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

W. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

X. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

Y. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

Z. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

AA. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

BB. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

CC. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

DD. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

EE. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

FF. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

GG. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

HH. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

II. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved by binding arbitration. If this dispute is not resolved by arbitration, it will be resolved in the state where the Vehicle is located.

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SS. LIMITATION OF LIABILITY. This section does not apply to any dispute that arises out of this agreement, either you or we can choose to have that dispute resolved



EXHIBIT  
CVehicle Information

Vehicle: **2018 Dodge Charger Sedan 4D Daytona 5.7L V8**

Region: **Eastern**

Period: **December 2, 2022**

VIN: **2C3CDXCT7JH284938**

Mileage: **67,500**

Base MSRP: **\$38,995**

Typically Equipped MSRP: **\$40,390**

Weight: **4,264**

J.D. POWER Used Cars/Trucks Values

	Base	Mileage Adj.	Option Adj.	Adjusted Value
<b>Monthly</b>				
Trade-In				
Rough	\$23,850	N/A	\$350	<b>\$24,200</b>
Average	\$25,600	N/A	\$350	<b>\$25,950</b>
Clean	\$27,025	N/A	\$350	<b>\$27,375</b>
Clean Loan	\$24,325	N/A	\$350	<b>\$24,675</b>
Clean Retail	\$29,925	N/A	\$400	<b>\$30,325</b>
<b>Weekly</b>				
Auction				
Low	\$20,250	\$57	N/A	<b>\$20,307</b>
Average	\$24,700	\$57	N/A	<b>\$24,757</b>
High	\$29,175	\$57	N/A	<b>\$29,232</b>

\*The auction values displayed include typical equipment and adjustments for mileage and any of the following applicable accessories: engine size, drivetrain, and trim.

Selected Options

	Trade-In/Loan	Retail
Rear Parking Sensors	w/body	w/body
Aluminum/Alloy Wheels	w/body	w/body
Heated Exterior Mirrors	w/body	w/body
Leather Seats	w/body	w/body
Power Passenger Seat	w/body	w/body
Power Sunroof [VIN Precision+]	\$350	\$400

J.D. POWER Used Cars/Trucks

	Trade-In/Loan	Retail
Cooled Front Seats	w/body	w/body
Driver's Seat Memory	w/body	w/body
Heated Front Seats	w/body	w/body
Heated Rear Seats	w/body	w/body